

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <b>Jeffrey L. Spiker</b>         | Social Security number or ITIN | <b>xxx-xx-1459</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   | <b>Cristi L. Spiker</b>          | Social Security number or ITIN | <b>xxx-xx-7337</b> |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>12-24840-GLT</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey L. Spiker

Cristi L. Spiker

2/5/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Jeffrey L. Spiker  
Cristi L. Spiker  
DebtorsCase No. 12-24840-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz  
Form ID: 3180WPage 1 of 3  
Total Noticed: 80

Date Rcvd: Feb 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2018.

db/jdb  
cr +Jeffrey L. Spiker, Cristi L. Spiker, 315 Nicholas Drive, Uniontown, PA 15401-3991  
AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605,  
Arlington, TX 76096-9605

cr +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Chase Records Ctr. Attn: Corr. Mail,  
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

13480069 Advance Me Today, P.O. Box 1823, Pauls Avenue, Kingstown, St. Vincent 1823

13480070 +Advancemetoday.com, P.O. Box 1124-1007, New York, NY 10102-0001

13480073 Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291

13554571 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907

13480080 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept., 3415 Vision Dr. Mail Code: Oh4-7133,  
Columbus, OH 43219-6009

13480082 +Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121

13480088 +FNB Consumer Discount Company, 45 West Main Street, P.O. Box 2045,  
Uniontown, PA 15401-1645

13495331 +FNB Consumer Discount Company/Reese's, 45 West Main Street, P.O. Box 2045,  
Uniontown, PA 15401-1645

13480085 +Fayette Anesthesia Providers, P.O. Box 464, Rutherford, NJ 07070-0471

13480086 #+First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695

13485047 +Harley-Davidson Credit Corp., 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652

13480091 Hollywood Entertainment Corporation, P.O. Box 6789, Wilsonville, OR 97070

13551016 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009

13480106 +Justin J. Sheba, D.O., 150 Wayland Smith Drive--Suite A, Uniontown, PA 15401-2677

13480094 +Kaiser Dental, 102 Bute Road, Uniontown, PA 15401-5544

13480095 +Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680

13480097 +Laurel Highlands SD c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741

13480100 +Morgantown Endodontics, 2401 Cranberry Square, Morgantown, WV 26508-9209

13480103 Palisades Acquisition, LLC, P.O. Box 105507, Atlanta, GA 30348-5507

13480104 Penn Credit Corporation, 916 S 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988

13480111 STAT MedEvac, P.O. Box 223016, Pittsburgh, PA 15251-2016

13480107 Smith Chiropractic Clinic, 645 Morgantown Street, Uniontown, PA 15401

13480108 +South Union Township c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741

13495332 +Sterling Jewelers, Inc., d/b/a Kay Jewelers, P.O. Box 93784, Cleveland, OH 44101-5784

13480116 US Department of Education, P.O. Box 5609, Greenville, TX 75403-5609

13480113 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

13480114 #+United Cash Loans, 3531 P Street NW, P.O. Box 111, Miami, OK 74355-0111

13480119 +West Bay Acquisitions, LLC, P.O. Box 8009, Cranston, RI 02920-0009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 06 2018 02:01:55 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Feb 06 2018 01:53:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13480071 +EDI: AFNIRECOVERY.COM Feb 06 2018 01:53:00 AFNI, Attn: Bankruptcy, P.O. Box 3097,  
Bloomington, IL 61702-3097

13488054 EDI: PHINAMERI.COM Feb 06 2018 01:53:00 Americredit Financial Services, Inc.,  
PO Box 183853, Arlington TX 76096

13495330 EDI: PHINAMERI.COM Feb 06 2018 01:53:00 Americredit Financial Services, Inc.,  
d/b/a GM Financial, P.O. Box 183853, Arlington, TX 76096

13480072 EDI: GMACFS.COM Feb 06 2018 01:53:00 Ally Financial, P.O. Box 130424,  
Roseville, MN 55113-0004

13499008 +EDI: GMACFS.COM Feb 06 2018 01:53:00 Ally Financial, c/o Ally Servicing LLC,  
P.O. Box 130424, Roseville, MN 55113-0004

13480074 +EDI: RMSC.COM Feb 06 2018 01:53:00 Belk/GEMB, P.O. Box 960012, Orlando, FL 32896-0012

13480077 EDI: CAPITALONE.COM Feb 06 2018 01:53:00 Capital One, c/o TSYS Total Debt Management,  
P.O. Box 5155, Norcross, GA 30091

13480078 +E-mail/Text: bankruptcynotices@cbecompanies.com Feb 06 2018 02:02:14 CBE Group, Inc.,  
1309 Technology Parkway, Cedar Falls, IA 50613-6976

13551181 +EDI: JEFFERSONCAP.COM Feb 06 2018 01:53:00 COLLECTO US ASSET MANAGEMNT, INC.,  
c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999

13480075 +E-mail/Text: bankruptcy@cavps.com Feb 06 2018 02:02:12 Calvary Portfolio Services,  
Attention: Bankruptcy Department, 500 Summit Lake Drive, Valhalla, NY 10595-1340

13480076 +E-mail/Text: cms-bk@cms-collect.com Feb 06 2018 02:01:44 Capital Management Services, LP,  
700 Executive Center Drive, Suite 300, Greenville, SC 29615-4555

13480079 EDI: CHASE.COM Feb 06 2018 01:53:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298

13480081 +EDI: CITICORP.COM Feb 06 2018 01:53:00 Citi Card, P.O. Box 6500,  
Sioux Falls, SD 57117-6500

13480083 EDI: CREDPROT.COM Feb 06 2018 01:53:00 Credit Protection Association, P.O. Box 802068,  
Dallas, TX 75380-2068

13480084 EDI: WFNNB.COM Feb 06 2018 01:53:00 Fashion Bug, WFNNB Bankruptcy Department,  
P.O. Box 182125, Columbus, OH 43218-2125

13480087 EDI: AMINFOFP.COM Feb 06 2018 01:53:00 First Premier Bank, P.O. Box 5524,  
Sioux Falls, SD 57117-5524

District/off: 0315-2

User: amaz  
Form ID: 3180W

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Total Noticed: 80

Date Rcvd: Feb 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13480089 +EDI: PHINAMERI.COM Feb 06 2018 01:53:00 GM Financial, Bankruptcy Department,  
P.O. Box 183853, Arlington, TX 76096-3853  
13480092 +EDI: HFC.COM Feb 06 2018 01:53:00 HSBC Card Services, Attn: Bankruptcy, P.O. Box 5213,  
Carol Stream, IL 60197-5213  
13480090 E-mail/Text: bankruptcy.notices@hdfsi.com Feb 06 2018 02:02:21  
Harley-Davidson Financial Services, P.O. Box 22048, Carson City, NV 89721-2048  
13516925 E-mail/Text: bknotice@crgofusa.com Feb 06 2018 02:02:16  
InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,  
DALLAS, TX 75312-3203  
13480093 EDI: IRS.COM Feb 06 2018 01:53:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
13516594 EDI: JEFFERSONCAP.COM Feb 06 2018 01:53:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
13523954 +EDI: CHASE.COM Feb 06 2018 01:53:00 JPMorgan Chase, c/o Jamie Dimon, CEO, 270 Park Ave,  
New York, NY 10017-2014  
13480098 +EDI: RESURGENT.COM Feb 06 2018 01:53:00 LVNV Funding, P.O. Box 740281,  
Houston, TX 77274-0281  
13561332 EDI: RESURGENT.COM Feb 06 2018 01:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
13480096 EDI: WFNNB.COM Feb 06 2018 01:53:00 Lane Bryant, WFNNB Bankruptcy Department,  
P.O. Box 182125, Columbus, OH 43218-2125  
13480099 +EDI: MID8.COM Feb 06 2018 01:53:00 Midland Funding, 8875 Aero Drive--Suite 200,  
San Diego, CA 92123-2255  
13480101 +E-mail/Text: egssupportservices@alorica.com Feb 06 2018 02:02:08  
NCO Financial Systems, Inc., P.O. Box 17218, Department 64, Wilmington, DE 19850-7218  
13480102 EDI: HFC.COM Feb 06 2018 01:53:00 Orchard Bank, HSBC Card Services, P.O. Box 81622,  
Salinas, CA 93912-1622  
14658281 EDI: PRA.COM Feb 06 2018 01:53:00 Portfolio Recovery Associates, LLC, PO BOX 41067,  
Norfolk, VA 23541  
13551485 EDI: PRA.COM Feb 06 2018 01:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13624116 +EDI: PRA.COM Feb 06 2018 01:53:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
13529430 E-mail/Text: ebn@vativrecovery.com Feb 06 2018 02:01:44 Palisades Acquisition IX LLC,  
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,  
PO Box 40728, Houston, TX 77240-0728  
13533366 +E-mail/Text: csidl@sbcglobal.net Feb 06 2018 02:02:16 Premier Bankcard/Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208  
13510525 EDI: Q3G.COM Feb 06 2018 01:53:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
13486213 EDI: RECOVERYCORP.COM Feb 06 2018 01:53:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13480109 EDI: AGFINANCE.COM Feb 06 2018 01:53:00 Springleaf Financial Services,  
219 Walmart Drive--Suite C, Uniontown, PA 15401-8423  
13480110 EDI: NEXTEL.COM Feb 06 2018 01:53:00 Sprint, P.O. Box 105243, Atlanta, GA 30348-5243  
13493445 +E-mail/Text: BKRMailOps@weltman.com Feb 06 2018 02:02:06 Sterling Inc. dba Kay Jewelers,  
c/o Weltman, Weinberg & Reis, Co., LPA, P.O. Box 93784, Cleveland, OH 44101-5784  
13495333 +E-mail/Text: BKRMailOPS@weltman.com Feb 06 2018 02:01:45 Sterling Jewelers, Inc.,  
d/b/a Kay Jewelers, Weltman, Weinberg & Reis, 323 West Lakeside Avenue--Suite 200,  
Cleveland, OH 44113-1085  
13519856 +E-mail/Text: bncmail@w-legal.com Feb 06 2018 02:02:07 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13480112 +EDI: WTRRN BANK.COM Feb 06 2018 01:53:00 Target National Bank, c/o Target Credit Services,  
P.O. Box 1581, Minneapolis, MN 55440-1581  
13480115 +E-mail/Text: BankruptcyNotice@upmc.edu Feb 06 2018 02:02:22 UPMC Physician Services,  
1650 Metropolitan Street, Third Floor--Customer Service, Pittsburgh, PA 15233-2213  
13594264 EDI: ECMC.COM Feb 06 2018 01:53:00 US Department of Education, P O Box 16448,  
Saint Paul MN 55116-0448  
13480117 +EDI: VERIZONCOMB.COM Feb 06 2018 01:53:00 Verizon, Attn: Bankruptcy,  
3900 Washington Street, Wilmington, DE 19802-2125  
13480118 EDI: VERIZONWIRE.COM Feb 06 2018 01:53:00 Verizon Wireless Bankruptcy Admin.,  
P.O. Box 3397, Bloomington, IL 61702-3397  
13586825 EDI: ECAST.COM Feb 06 2018 01:53:00 eCAST Settlement Corporation, POB 29262,  
New York, NY 10087-9262

TOTAL: 49

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Harley-Davidson Credit Corp  
cr Sterling Jewelers Inc., dba Kay Jewelers  
cr\* +AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,  
Arlington, TX 76096)  
cr\* +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067

District/off: 0315-2

User: amaz  
Form ID: 3180W

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Total Noticed: 80

Date Rcvd: Feb 05, 2018

13480105 ##+Redstone Rehabilitation Group, 113 Thornton Road, Brownsville, PA 15417-9607

TOTALS: 2, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 5, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Ann E. Swartz on behalf of Creditor Harley-Davidson Credit Corp ecfmail@mwc-law.com  
Daniel R. White on behalf of Joint Debtor Cristi L. Spiker dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com  
Daniel R. White on behalf of Debtor Jeffrey L. Spiker dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
James P. Valecko on behalf of Creditor Sterling Jewelers Inc., dba Kay Jewelers  
jvalecko@weltman.com, jbluemle@weltman.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
William E. Craig on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM Financial  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9